

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Latasha S. Calloway  
Debtor

Case No. 20-00681-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: May 04, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2023:**

Recip ID	Recipient Name and Address
db	+ Latasha S. Calloway, PO Box 17, Effort, PA 18330-0017
5305114	+ Abc Bail Bonds, Inc., Schacter Portnov, LLC, 3490 Route 1, Suite 6, Princeton, NJ 08540-5920
5310241	+ CARDMEMBER SERVICES, PO BOX 3220, BUFFALO, NY 14240-3220
5305122	#+ Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
5310244	+ GEISINGER HEALTH SYSTEM, 100 NORTH ACADEMY AVE., DANVILLE, PA 17822-0001
5310245	+ HEARTLAND ECSI, PO BOX 1238, WEXFORD, PA 15090-1238
5305124	+ Joseph A. Magotch, DDS PA, 114 W. Mount Pleasant Ave., Livingston, NJ 07039-2932
5305127	+ Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
5305129	M&T Bank, P.O. Box 1058, Buffalo, NY 14240
5310246	+ MILSTEAD & ASSOCIATES, LLC, 1 E. STOW RD., MARLTON, NJ 08053-3118
5310247	+ OVERLOOK HOSPITAL, 99 BEAUVOIR AVE., SUMMIT, NJ 07901-3595
5305132	#+ PHEAA/Fed Loan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610
5305133	PPL Electric Utilities, 827 Hausman Rd., Allentown, PA 18104-9392

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PHINAMERI.COM	May 04 2023 22:32:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
5305113	+ Email/Text: bruder@abcbail.com	May 04 2023 18:34:00	ABC Bail Bonds, 215 West Bridge Street, Morrisville, PA 19067-7118
5316065	EDI: PHINAMERI.COM	May 04 2023 22:32:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
5305115	+ EDI: PHINAMERI.COM	May 04 2023 22:32:00	Americredit Inc., dba GM Financial, P.O. Box 183853, Arlington, TX 76096-3853
5310242	+ Email/Text: bankruptcy@certifiedcollection.com	May 04 2023 18:34:00	CERTIFIED CREDIT & COLLECTION, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
5310243	Email/Text: EBN_Brea@meduitrcm.com	May 04 2023 18:34:00	CMRE FINANCIAL SERVICES, INC., 3075 E. IMPERIAL HWY. #200, BREA, CA 92821-6753
5305119	Email/Text: cfcbackoffice@confinco.com	May 04 2023 18:34:00	Continental Finance, PO Box 8099, Newark, DE 19714-8099
5305116	+ EDI: CAPITALONE.COM	May 04 2023 22:32:00	Capital One, PO Box 30285, Salt Lake City, UT

			84130-0285
5311449	EDI: CAPITALONE.COM	May 04 2023 22:32:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5305117	+ Email/Text: bk@coastprofessional.com	May 04 2023 18:34:00	Coast Professional, 4273 volunteer Rd., Geneseo, NY 14454-9444
5305118	EDI: WFNNB.COM	May 04 2023 22:32:00	Comenity Bank/Victoria's Secret, Bankruptcy Dept., P.O. Box 182125, Columbus, OH 43218-2125
5305120	+ Email/PDF: creditonebknotifications@resurgent.com	May 04 2023 18:43:51	CreditOne, P.O. Box 98873, Las Vegas, NV 89193-8873
5305121	EDI: DISCOVER.COM	May 04 2023 22:32:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
5305123	EDI: AMINFOFP.COM	May 04 2023 22:32:00	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
5305125	^ MEBN	May 04 2023 18:33:24	KML Law Group, P.C, Suite 5000, BNY Mellon Independence Ctr., 701 Market St., Philadelphia, PA 19106-1541
5317105	^ MEBN	May 04 2023 18:33:24	Lakeview Loan Servicing, LLC, PO BOX 840, BUFFALO, NY 14240-0840
5305128	Email/Text: camanagement@mtb.com	May 04 2023 18:34:00	M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221
5336045	Email/Text: BankruptcyECFMail@mccalla.com	May 04 2023 18:34:00	M & T Bank, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
5319484	Email/PDF: MerrickBKNotifications@Resurgent.com	May 04 2023 18:43:45	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5305130	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 04 2023 18:43:45	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
5305131	EDI: PENNDEPTREV	May 04 2023 22:32:00	PA Dept. of Revenue, Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0496
5305131	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 04 2023 18:34:00	PA Dept. of Revenue, Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0496
5307754	+ Email/PDF: resurgentbknotifications@resurgent.com	May 04 2023 18:43:48	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
5311101	EDI: PENNDEPTREV	May 04 2023 22:32:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
5311101	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 04 2023 18:34:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
5323928	EDI: Q3G.COM	May 04 2023 22:32:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5305134	+ Email/PDF: resurgentbknotifications@resurgent.com	May 04 2023 18:43:49	Resurgent Capital Services, P.O. Box 19008, Greenville, SC 29602-9008
5322984	EDI: AIS.COM	May 04 2023 22:32:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5305136	+ EDI: VERIZONCOMB.COM	May 04 2023 22:32:00	Verizon Bankruptcy Dept., 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
5305137	+ EDI: AIS.COM	May 04 2023 22:32:00	Verizon by American Infosource, LP, as agent, 4515 Santa Fe Ave., Oklahoma City, OK 73118-7901

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court:, M & T Bank, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
5323079	*P++	AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
5305126	*+	Latasha S. Calloway, PO Box 17, Effort, PA 18330-0017
5336046	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court:, M & T Bank, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
5310248	*+	PA DEPARTMENT OF REVENUE, BANKRUPTCY DIVISION, DEPT 280946, HARRISBURG, PA 17128-0001
5305135	##+	Trojan Professional Service, 4410 Cerritos Ave., Los Alamitos, CA 90720-2549

TOTAL: 1 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LakeView Loan Servicing LLC bnicholas@kmllawgroup.com
Brian C Nicholas	on behalf of Creditor M & T Bank bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor LakeView Loan Servicing LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Jack N Zaharopoulos	TWeef@pamd13trustee.com
James Warmbrodt	on behalf of Creditor LakeView Loan Servicing LLC bkgroup@kmllawgroup.com
Michael Patrick Farrington	on behalf of Creditor LakeView Loan Servicing LLC mfarrington@kmllawgroup.com
Tullio DeLuca	on behalf of Debtor 1 Latasha S. Calloway tullio.deluca@verizon.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1	Latasha S. Calloway	Social Security number or ITIN xxx-xx-4404
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 5:20-bk-00681-MJC		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Latasha S. Calloway  
aka Latasha Shereece Calloway, aka Latasha  
Calloway

**By the  
court:**5/4/23

Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**